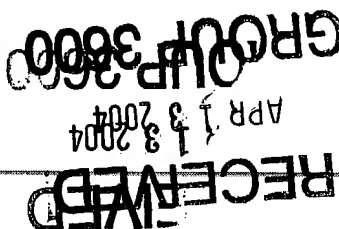




Express Mail Label No. ER 162 135 411 US
Attorney Docket No. 014-040001US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/677,401 Confirmation No. : 3108
Applicant: : K. Jon Kern et al. Art Unit : 3629
Filed : 29 September 2000 Examiner : T.D. Nguyen
TITLE : LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A
LOAN OBLIGATION
Docket No. : 014-040001US
Customer : 33486



Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

DECLARATION OF MELISSA MARKS

Sir:

I, Melissa Marks, being duly sworn, do hereby declare and state as follows based upon my personal knowledge:

1. I am currently a Product Manager at Nelnet, Inc. of Aurora, Colorado (hereinafter Nelnet) and have been since 1999. My current office address is 3015 South Parker Road, Suite 400, Aurora, Colorado 80014.

2. During the development of the system and method that are described and claimed in the above-referenced patent application, I worked with the named inventors (Jon Kern, Joseph Bird, and Brooke Hartman). In particular, I collected information from the inventors and then prepared related presentations and other documents in order to track and record the design team's progress on this project.

3. I am aware that Nelnet is in the business of servicing student loans, among other things.

4. At the direction of Joseph Bird, one of the named inventors, I prepared the documents that are attached as Exhibits 6 and 7 to the inventors' declaration under 37 C.F.R. § 1.131 that this declaration accompanies.

5. Based upon my review of the document attached as Exhibit 6 to the inventors' declaration under 37 C.F.R. § 1.131, including the document properties screen shot that comprises page 1 of that exhibit, I state that I created this document on 20 March 2000 at the direction of one or more of the named inventors.

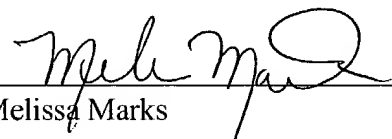
6. Based upon my review of the document attached as Exhibit 7 to the inventors' declaration under 37 C.F.R. § 1.131, including the document properties screen shot that comprises page 1 of that exhibit, I state that I created this document on 23 March 2000 at the direction of one or more of the named inventors.

FURTHER DECLARANT SAYETH NOT.

Declaration

Melissa Marks being hereby warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of this application or any patent resulting therefrom, declares that all statements made of her own knowledge are true and all statements made on information and belief are believed to be true.

Signed at Aurora, Colorado on this 9th day of March, 2004.



Melissa Marks